

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

PHILLIP S NAVARRO

Debtor(s)

Case No. 09-17022

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2009.
- 2) The plan was confirmed on 07/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/15/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/08/2012.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,262.00.
- 10) Amount of unsecured claims discharged without payment: \$29,467.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$57,009.85
Less amount refunded to debtor	\$3,420.25

**NET RECEIPTS:** **\$53,589.60**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,124.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,913.92
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,037.92**

Attorney fees paid and disclosed by debtor: \$376.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC HOME LOANS SERVICING	Secured	77,648.00	77,648.16	77,648.16	0.00	0.00
BAC HOME LOANS SERVICING	Secured	5,836.00	9,098.45	9,248.45	9,248.45	0.00
CAPITAL ONE	Unsecured	1.00	NA	NA	0.00	0.00
CASH IN A FLASH	Unsecured	550.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,160.00	1,929.20	1,929.20	1,929.20	0.00
COMMONWEALTH EDISON	Unsecured	200.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	327.00	327.54	327.54	327.54	0.00
FIFTH THIRD BANK	Unsecured	252.00	150.80	150.80	150.80	0.00
FIRST PORTFOLIO MGMT	Unsecured	2,000.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Secured	6,300.00	14,576.40	6,300.00	6,300.00	815.45
HSBC AUTO FINANCE	Unsecured	7,863.00	0.00	8,276.40	8,276.40	0.00
INTERNAL REVENUE SERVICE	Priority	5,014.00	1,412.91	1,412.91	1,412.91	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,566.80	3,566.80	3,566.80	0.00
LVNV FUNDING	Unsecured	2,053.00	2,054.94	2,054.94	2,054.94	0.00
LVNV FUNDING	Unsecured	965.00	970.00	970.00	970.00	0.00
NIPSCO HAMMOND	Unsecured	228.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	201.00	NA	NA	0.00	0.00
RJM AQUISITIONS FUNDING	Unsecured	339.00	339.93	339.93	339.93	0.00
SALLIE MAE GUARANTEE SVCS	Unsecured	NA	11,770.42	11,770.42	11,770.42	0.00
SCHOTTEN	Unsecured	327.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	388.00	388.84	388.84	388.84	0.00
T MOBILE	Unsecured	601.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUND	Unsecured	12,396.00	NA	NA	0.00	0.00
USA SERVICES	Unsecured	7,934.00	NA	NA	0.00	0.00
USA SERVICES	Unsecured	4,333.00	NA	NA	0.00	0.00
WOW INTERNET CABLE SVC	Unsecured	696.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$77,648.16	\$0.00	\$0.00
Mortgage Arrearage	\$9,248.45	\$9,248.45	\$0.00
Debt Secured by Vehicle	\$6,300.00	\$6,300.00	\$815.45
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$93,196.61</b>	<b>\$15,548.45</b>	<b>\$815.45</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,412.91	\$1,412.91	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,412.91</b>	<b>\$1,412.91</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,774.87</b>	<b>\$29,774.87</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$6,037.92</u>
Disbursements to Creditors	<u>\$47,551.68</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$53,589.60</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/27/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.